SUBSTITUTE TRUSTEE'S NOTICE OF SALE

Sale at public auction will be on January 5, 2027, at or about 12:00 PM, local time, at the Shelby County Courthouse, 140 Adams Avenue, Memphis, TN 38103, pursuant to the Deed of Trust executed by Paula J Pegues, unmarried woman and Nathan Carter, unmarried man, to First Source Title Agency, as Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee CrossCountry Mortgage, LLC dated November 16, 2022, and recorded on November 30, 2022, as Instrument No. 22128966, in the Register's Office for Shelby County, Tennessee ("Deed of Trust"), conducted by Padgett Law Group, having been appointed Substitute Trustee, all of record in the Shelby County Register's Office. Default in the performance of the covenants, terms, and conditions of said Deed of Trust has been made; and the entire indebtedness has been declared due and payable.

Party entitled to enforce the debt: CrossCountry Mortgage, LLC

Other interested parties: Secretary of Housing and Urban Development

The hereinafter described real property located in Shelby County will be sold to the highest call bidder subject to all unpaid taxes, prior liens and encumbrances of record:

Legal Description: The following described real estate, situated and being in the County of Shelby, State of Tennessee:

Lot 80, Phase 2, Ashley Ridge Subdivision, as shown on plat of record at Plat Book 160, Page 12, in the Register`s Office of Shelby County, Tennessee to which plat reference is hereby made for a more particular description of said property.

Being the same which Melanie B Cole by Deed Dated December 27, 2016 and recorded January 5, 2017 in the County of Shelby, State of TN in 17001327 conveyed unto Paula J Pegues, a single woman

Tax ID: D0255G0E000420

Street Address: The street address of the property is believed to be 5350 Bradley Ridge Cove, Memphis, TN 38125, but such address is not part of the legal description of the property. In the event of any discrepancy, the legal description herein shall control.

Map/Parcel Number: D0255G E00042

Current owner(s) of Record: Paula J. Pegues and Nathan Carter

This sale is subject to all matters shown on any applicable recorded Plat or Plan; any unpaid taxes and assessments; any restrictive covenants, easements or setback lines that may be applicable; rights of redemption, equity, statutory or otherwise, not otherwise waived in the Deed of Trust, including rights of redemption of any government agency, state or federal; and any and all prior deeds of trust, liens, dues, assessments, encumbrances, defects, adverse claims and other matters that may take priority over the Deed of Trust upon which this foreclosure sale is conducted or are not extinguished by this Foreclosure Sale.

THE PROPERTY IS SOLD WITHOUT ANY REPRESENTATIONS OR WARRANTIES, EXPRESSED OR IMPLIED, RELATING TO TITLE, MARKETABILITY OF TITLE, POSSESSION, QUIET ENJOYMENT OR THE LIKE AND FITNESS FOR A GENERAL OR PARTICULAR USE OR PURPOSE. The title is believed to be good, but the undersigned will sell and convey only as Substitute Trustee.

The right is reserved to postpone or adjourn the sale to another specified time certain or to another date, time, and location certain, without further newspaper publication upon announcement by posting with the third-party internet posting company and announced on the date, time, and location of sale set forth above or any subsequent postponed or adjourned date, time, and location of sale; provided, however if the sale is postponed or adjourned for less than five (5) days after the original sale, announcement by internet posting is not required.

If you purchase a property at the foreclosure sale, the entire purchase price is due and payable at the conclusion of the auction in the form of a certified check made payable to or endorsed to Padgett Law Group. No personal checks will be accepted. To this end, you must bring sufficient funds to outbid the lender and any other bidders. Insufficient funds

will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser at the time the foreclosure deed is delivered.

This property is being sold with the express reservation that the sale is subject to confirmation by the lender or trustee. This sale may be rescinded by the Substitute Trustee at any time.

This Notice of Sale has been posted by Capital City Posting and can be viewed online at CapitalCityPostings.com.

Padgett Law Group, Substitute Trustee
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
attorney@padgettlawgroup.com